

Information to identify the case:

Debtor 1	<u>Jose Guadalupe Tapia</u>	Social Security number or ITIN	xxx-xx-9888
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-15565-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose Guadalupe Tapia
aka Guadalupe Tapia

8/31/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Jose Guadalupe Tapia
DebtorCase No. 17-15565-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 22

Date Rcvd: Aug 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2020.

db +Jose Guadalupe Tapia, PO Box 233, Wrightstown, NJ 08562-0233
 516993144 Emergency Physicians Associates of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
 516714992 #+KML Law Group, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 516714996 +SPS, PO Box 551170, Jacksonville, FL 32255-1170
 516714997 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of NJ- Division of Taxation, CN 245, Trenton, NJ 08646)
 516778472 +Santander Consumer USA, 1601 Elm St, Suite 800, Dallas, TX 75201-7260
 516714998 +Surgery Center at Hamilton, 1445 Whitehorse Mercerville Road, Suite 101,
 Trenton, NJ 08619-3834

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 01 2020 00:06:51 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 01 2020 00:06:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: JPMORGANCHASE Sep 01 2020 03:28:00 Chase Records Center, Attn: Correspondence Mail,
 Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
 516714989 +EDI: CAPITALONE.COM Sep 01 2020 03:28:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 516933999 EDI: BL-BECKET.COM Sep 01 2020 03:28:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 517014629 E-mail/Text: jennifer.chacon@spservicing.com Sep 01 2020 00:07:35
 Deutsche Bank National Trust Company, et al, c/o Select Portfolio Servicing, Inc.,
 P.O. Box 65250, Salt Lake City, UT 84165-0250
 516824834 EDI: IRS.COM Sep 01 2020 03:28:00 IRS Insolvency Function, PO Box 724,
 Springfield, NJ 07081
 516770872 EDI: JPMORGANCHASE Sep 01 2020 03:28:00 JPMorgan Chase Bank, National Association,
 c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,
 Monroe, LA 71203
 516714990 EDI: JPMORGANCHASE Sep 01 2020 03:28:00 Chase Bank USA, 800 Brooksedge Blvd,
 Westerville, OH 43081
 516714993 +E-mail/Text: PBNCNotifications@peritussservices.com Sep 01 2020 00:06:09 Kohls,
 PO Box 2983, Milwaukee, WI 53201-2983
 516714995 EDI: NEXTEL.COM Sep 01 2020 03:28:00 Sprint, 6360 Sprint Pkwy, Overland Park, KS 66251
 516714994 +EDI: DRIV.COM Sep 01 2020 03:28:00 Santander, 8585 N Stemmons FW, Suite 1100N,
 Dallas, TX 75247-3822
 516778477 +EDI: DRIV.COM Sep 01 2020 03:28:00 Santander Consumer USA Inc., P.O. Box 560284,
 Dallas, TX 75356-0284
 516783806 +EDI: DRIV.COM Sep 01 2020 03:28:00 Santander Consumer USA Inc., PO Box 961245,
 Fort Worth, TX 76161-0244
 516714999 +E-mail/Text: bkr@virtuososourcing.com Sep 01 2020 00:07:34 Virtuoso Sourcing Group,
 4500 Cherry Creek South Drive, Suite 300, Re: Sprint, Glendale, CO 80246-1531
 TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516714991* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 516943403* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 22

Date Rcvd: Aug 31, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007-CH1 Asset Backed Pass-Through Certificates, Series 2007-CH1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Zimnis on behalf of Debtor Jose Guadalupe Tapia njbankruptcyaw@aol.com.
Melissa N. Licker on behalf of Creditor Chase Records Center NJ_ECF_Notices@mccalla.com, mcallaef@ecf.courtdrive.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5